

## ABSTRACT OF THE DISCLOSURE

Payment Authorization System. A system and a method are provided which add additional tests to the approval process for a financial account transaction. When an authorization request is received from a payee, the processing center sends an approval request to the account holder at a specified communication device, usually a wireless device. The user may approve or deny the transaction. The invention provides extra security for credit and other account transactions because the payment authorization service is transparent to payees, and because two independent items must be stolen or cloned in order to access an account.